

REMARKS

Applicant respectfully requests reconsideration of the present application in view of the foregoing amendments and in view of the reasons that follow.

This amendment adds, changes and/or deletes claims in this application. A detailed listing of all claims that are, or were, in the application, irrespective of whether the claim(s) remain under examination in the application, is presented, with an appropriate defined status identifier.

Claims 87-95, 99, 100, and 102-105 were rejected under 35 USC 103 as being unpatentable over Geer (U.S. 5,930,778). This rejection is respectfully traversed and reconsideration thereof is requested in view of the reasons set forth in Applicants' response to the final rejection. New independent claims 123, 124 and 141 have been added and independent claims 87, 104 and 105 have been cancelled. Additionally, various amendments have been made to the dependent claims to improve clarity. Also, new dependent claims 125-140 and 142-157 have been added that track the limitations of dependent claims 88-103, but in system and method format.

The primary concern of the examiner seems to be that the central system is part of the bank of first deposit. In addition to the clear limitation that these are two separate systems, i.e., *"wherein the central system is separate from MICR capture, deposit accounting, cash management, and float processing systems for the bank of first deposit,"* it has been clarified that the comparing operation must take place before any communication to the bank of first deposit. The comparing limitation now reads: *"a computer of the central system comparing at least one deposit parameter that is not an account number to an individual customer limit in advance of transmitting any of the deposit information to the bank of first deposit."* Additionally, an operation of performing either a sorting step or an error checking step in advance of the transmission of data to the bank of first deposit has been added. This limitation reads as follows: *"a component of the central system performing at least one of sorting the received deposit information and error checking the received deposit information in advance of transmitting any of the deposit information to the bank of first deposit."* These operations are then followed in time by the step of sending a portion of the deposit

information to the bank of first deposit. This added limitation reads as follows: “*the central system transmitting at least some of the deposit information for each different deposit transaction to the bank of first deposit.*” Finally, it has been clarified using different language that the central system bypasses the bank of first deposit in its transmission to a print site for ultimate delivery in hard copy to a maker bank, to the maker bank, or to a Federal Reserve Bank or a correspondent bank. This limitation reads as follows: “*the central system transmitting electronic check data and check image data directly or indirectly to a print site for ultimate delivery in hard copy to a maker bank, to the maker bank, or to a Federal Reserve Bank or a correspondent bank, with this transmitting bypassing the MICR capture, deposit accounting, cash management, float processing or other systems of the bank of first deposit.*” This last operation bypassing the bank of first deposit removes delay, the potential for virus’, system errors, and procedural transmission issues that accrue from going through the bank of first deposit systems.

As noted with the detailed analysis in the response to the final rejection, all transmissions in Geer go through the bank of first deposit and there is no independent system in advance of the Geer system which is designed to bypass the Geer bank of first deposit with transmissions.

Applicant believes that the present application is now in condition for allowance. Favorable reconsideration of the application as amended is respectfully requested.

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741. If any extensions of time are needed for timely acceptance of

papers submitted herewith, Applicant hereby petitions for such extension under 37 C.F.R.
§1.136 and authorizes payment of any such extensions fees to Deposit Account No. 19-0741.

Respectfully submitted,

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